

**Information to identify the case:**

Debtor 1	<b>Thomas A Spezzano Jr</b>	Social Security number or ITIN	xxx-xx-7977
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>14-28616-CMG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas A Spezzano Jr

8/6/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Thomas A Spezzano, Jr  
DebtorCase No. 14-28616-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 81

Date Rcvd: Aug 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2020.

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r  
515269700  
515042103  
515099932  
515263390  
515042114  
515042127  
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515042156  
515042157  
515042158  
515055047  
515042169  
515042163  
515042166  
515042164  
515269701

+Thomas A Spezzano, Jr, 101 West Plover Way, Lavallette, NJ 08735-1237  
+Robert Ieradi, Berkshire Hathaway, 1025 Briggs Road, Suite 148, Mt. Laurel, NJ 08054-4103  
Apex Asset Management, 2501 Oregon Pike, Stel02, Lancaster, PA 17601-4890  
+Atlantic Crd, P O Box 13386, Roanoke, VA 24033-3386  
+CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
+Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
+Central Loan, 425 Phillips Blvd, Ewing, NJ 08618-1430  
+Eastern Account System INC., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837  
+First National Bank, Attention:FNN Legal Dept, 1620 Dodge St. Stop code: 3290, Omaha, NE 68197-0003  
+Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
+Fnb Omaha, P.O. Box 3412, Omaha, NE 68197-0001  
+Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
+Meridian Fin, 1636 Hendersonville Rd S, Asheville, NC 28803-3197  
+PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha Ne 68197)  
+Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
Principal Residentl Mt, Pob 711, Des Moines, IA 50303  
+Sst/cigpficorp, 4315 Pickett Rd, St Joseph, MO 64503-1600  
+Sst/columbus Bank&trus, Attn:Bankruptcy, PO Box 3997, St. Joseph, MO 64503-0997  
+Sst/synovus, Po Box 3997, Saint Joseph, MO 64503-0997  
+TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
(address filed with court: Us Dept Of Education, Po Box 7202, Utica, NY 13504)  
U S Dept Of Ed/gsl/at1, Po Box 4222, Iowa City, IA 52244  
+Union Fed Sv, 425 Phillip Blvd, Ewing, NJ 08618-1430  
+Union Fed Sv, 1565 Mineral Spring Ave, North Providence, RI 02904-4000  
+Virtua Health Marlton, Mail Processing Center, 2 Brighton Road, Clifton, NJ 07012-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg  
smg  
515069770  
515042100  
515042102  
515066159  
515042105  
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515042107  
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515042111  
515042119  
515042121  
515042131  
515042168  
515042112  
515042113  
515162351  
515042117  
515042122

E-mail/Text: usanj.njbankr@usdoj.gov Aug 07 2020 00:28:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 07 2020 00:27:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
+E-mail/Text: mary.stewart@abcofcu.org Aug 07 2020 00:28:34 ABCO Federal Credit Union, PO Box 247, Rancocas, NJ 08073-0247  
+E-mail/Text: mary.stewart@abcofcu.org Aug 07 2020 00:28:34 Abco Federal Cr Union, PO Box 247, Rancocas, NJ 08073-0247  
+EDI: GMACFS.COM Aug 07 2020 03:53:00 Ally Financial\*, Attn: Bankruptcy Dept, PO Box 130424, Roseville, MN 55113-0004  
EDI: AIS.COM Aug 07 2020 03:53:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
EDI: BANKAMER.COM Aug 07 2020 03:53:00 Bank of America\*, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC, 27410  
EDI: BANKAMER.COM Aug 07 2020 03:53:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
+EDI: TSYS2.COM Aug 07 2020 03:53:00 Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
+EDI: TSYS2.COM Aug 07 2020 03:53:00 Barclays Bank Delaware\*, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801  
EDI: BANKAMER.COM Aug 07 2020 03:53:00 Bk Of Amer, De5-019-03-07, Newark, DE 19714  
EDI: CAPITALONE.COM Aug 07 2020 03:53:00 Cap One, Po Box 85520, Richmond, VA 23285  
EDI: CITICORP.COM Aug 07 2020 03:53:00 Citibank Sd, Na\*, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO, 64195  
EDI: CITICORP.COM Aug 07 2020 03:53:00 Citibank Usa\*, Citicorp Credit Services/Attn:Centralize, PO Box 20363, Kansas City, MO, 64195  
EDI: CITICORP.COM Aug 07 2020 03:53:00 Exxmbclciti\*, Attn.: Centralized Bankruptcy, PO Box 20507, Kansas City, MO, 64195  
EDI: CITICORP.COM Aug 07 2020 03:53:00 Unvl/citi\*, Attn.: Centralized Bankruptcy, PO Box 20507, Kansas City, MO, 64195  
+EDI: CAPITALONE.COM Aug 07 2020 03:53:00 Cap1/boscv, Po Box 30253, Salt Lake City, UT 84130-0253  
+EDI: CAPITALONE.COM Aug 07 2020 03:53:00 Capital 1 Bank\*, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285  
EDI: CAPITALONE.COM Aug 07 2020 03:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
+EDI: CITICORP.COM Aug 07 2020 03:53:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
E-mail/PDF: DellBKNotifications@resurgent.com Aug 07 2020 00:34:34 Dell Financial Services\*, Dell Financial Services Attn: Bankruptcy, PO Box 81577, Austin, TX, 78708

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 81

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515042123 E-mail/PDF: DellBKNotifications@resurgent.com Aug 07 2020 00:34:35 Dfs/webbank,  
1 Dell Way, Round Rock, TX 78682

515042125 EDI: DISCOVER.COM Aug 07 2020 03:53:00 Discoverbank, Po Box15316, Wilmington, DE 19850

515051892 EDI: DISCOVER.COM Aug 07 2020 03:53:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025

515042124 +EDI: DISCOVER.COM Aug 07 2020 03:53:00 Discover Fin Svcs Llc, Po Box15316,  
Wilmington, DE 19850-5316

515258606 EDI: ECAST.COM Aug 07 2020 03:53:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,  
OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262

515042130 +EDI: CITICORP.COM Aug 07 2020 03:53:00 Exxmbllciti, Po Box 6497,  
Sioux Falls, SD 57117-6497

515042132 +E-mail/Text: bankrupt@zcapsservices.com Aug 07 2020 00:27:57 Festiva Rsrt,  
One Vance Gap Road, Asheville, NC 28805-1227

515042136 +EDI: GMACFS.COM Aug 07 2020 03:53:00 G M A C, P O Box 380901,  
Bloomington, MN 55438-0901

515042137 +EDI: RMSC.COM Aug 07 2020 03:53:00 GECRB/JC Penny\*, Attention: Bankruptcy,  
PO Box 103104, Roswell, GA 30076-9104

515042138 +EDI: RMSC.COM Aug 07 2020 03:53:00 GECRB/Lowes\*, Attention: Bankruptcy Department,  
PO Box 103104, Roswell, GA 30076-9104

515042139 +EDI: PHINAMERI.COM Aug 07 2020 03:53:00 Gm Financial, Po Box 181145,  
Arlington, TX 76096-1145

515042115 EDI: JPMORGANCHASE Aug 07 2020 03:53:00 Chase, P.O. Box 15298, Wilmington, DE 19850

515042140 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 07 2020 00:27:28 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

515042141 +EDI: PHINAMERI.COM Aug 07 2020 03:53:00 Long Beach Acceptance, 500 N State College Blvd,  
Orange, CA 92868-1604

515042142 +EDI: PHINAMERI.COM Aug 07 2020 03:53:00 Long Beach Acceptance/Americredit\*, Americredit,  
PO Box 183853, Arlington, TX 76096-3853

515042144 +EDI: MID8.COM Aug 07 2020 03:53:00 Midland Credit Mgmt In, 8875 Aero Dr,  
San Diego, CA 92123-2255

515241318 EDI: NAVIENTFKASMSERV.COM Aug 07 2020 03:53:00 Navient Solutions, Inc., P.O. Box 9640,  
Wilkes-Barre, PA 18773-9640

515042146 +EDI: AGFINANCE.COM Aug 07 2020 03:53:00 Onemain Fi, 6801 Colwell Blvd,  
Irving, TX 75039-3198

515213578 EDI: PRA.COM Aug 07 2020 03:53:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil,  
POB 41067, Norfolk VA 23541

515192558 EDI: PRA.COM Aug 07 2020 03:53:00 Portfolio Recovery Associates, LLC, c/o Lowe's,  
POB 41067, Norfolk VA 23541

515259803 EDI: PRA.COM Aug 07 2020 03:53:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
POB 41067, Norfolk VA 23541

515042148 EDI: PRA.COM Aug 07 2020 03:53:00 Portfolio Recovery\*, Attn: Bankruptcy, PO Box 41067,  
Norfolk, VA, 23541

515042147 +EDI: PRA.COM Aug 07 2020 03:53:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952

515906313 +EDI: Q3G.COM Aug 07 2020 03:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
MOMA Funding LLC 98083-0788

515906312 EDI: Q3G.COM Aug 07 2020 03:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

515042151 +EDI: NAVIENTFKASMSERV.COM Aug 07 2020 03:53:00 Sallie Mae, Po Box 9655,  
Wilkes Barre, PA 18773-9655

515042154 +EDI: SEARS.COM Aug 07 2020 03:53:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189

515042155 +EDI: SEARS.COM Aug 07 2020 03:53:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

515042159 +EDI: RMSC.COM Aug 07 2020 03:53:00 Syncb/jcp, 4125 Windward Plaza,  
Alpharetta, GA 30005-8738

515042160 +EDI: RMSC.COM Aug 07 2020 03:53:00 Syncb/lowes, 4125 Windward Plaza,  
Alpharetta, GA 30005-8738

515257590 +E-mail/Text: bankruptcysst@alorica.com Aug 07 2020 00:27:10  
System & Services Technologies, Inc, 4315 Pickett Road, St. Joseph, MO 64503-1600

515042161 +EDI: WTRRN BANK.COM Aug 07 2020 03:53:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673

515042162 +EDI: CITICORP.COM Aug 07 2020 03:53:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497

515042167 +EDI: CITICORP.COM Aug 07 2020 03:53:00 Unvl/citi, Po Box 6241,  
Sioux Falls, SD 57117-6241

515042171 +EDI: ECMC.COM Aug 07 2020 03:53:00 Us Dept Of Education\*, Attn: Bankruptcy,  
PO Box 16448, Saint Paul, MN 55116-0448

515239254 EDI: ECAST.COM Aug 07 2020 03:53:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262

TOTAL: 57

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 81

Date Rcvd: Aug 06, 2020

515042101\* +Abco Federal Cr Union, Po Box 247, Rancocas, NJ 08073-0247  
515042104\* +Atlantic Crd\*, PO Box 13386, Roanoke, VA 24033-3386  
515042110\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
515042120\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Sd, Na\*, Attn: Centralized Bankruptcy, PO Box 20363,  
Kansas City, MO, 64195)  
515042118\* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
515042116\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase, P.o. Box 15298, Wilmington, DE 19850)  
515042145\* +Midland Credit Mgmt In, 8875 Aero Dr, San Diego, CA 92123-2255  
515042152\* +Sallie Mae, Po Box 9655, Wilkes Barre, PA 18773-9655  
515042153\* +Sallie Mae, Po Box 9655, Wilkes Barre, PA 18773-9655  
515042170\* ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
(address filed with court: Us Dept Of Education, Po Box 7202, Utica, NY 13504)  
515042165\* +Union Fed Sv, 1565 Mineral Spring Ave, North Providence, RI 02904-4000  
515042172\* ++Us Dept Of Education\*, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448  
515042126\* ###Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
515042128\* ###Equiant Financial Svcs, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630  
515042129\* ###Equiant Financial Svcs\*, Attn: Bankruptcy Dept, 5401 N Pima Rd, Scottsdale, AZ 85250-2630  
515269702\* ###JACE Systems, 5 Rockhill Road, Suite 2, Cherry Hill, NJ 08003-2384  
TOTALS: 0, \* 12, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 6, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor CENLAR FSB bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor CENLAR FSB josh.goldman@padgettllawgroup.com,  
bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor CENLAR FSB rsolarz@kmlawgroup.com  
Ronald E. Norman on behalf of Debtor Thomas A Spezzano, Jr rnorman@rnormanlaw.com,  
ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud  
.com

TOTAL: 6